

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Trentadue, Francesco</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-3918</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>8532 W. Berwyn Ave</b> <b>Chicago, IL</b> <div style="text-align: right; margin-top: 5px;">ZIP Code <b>60656</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Trentadue, Francesco****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ S. M. de Rath, Esq.****July 17, 2015**

Signature of Attorney for Debtor(s)

(Date)

**S. M. de Rath, Esq. 6206809****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Trentadue, Francesco**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Francesco Trentadue  
Signature of Debtor **Francesco Trentadue**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**July 17, 2015**  
Date

### Signature of Attorney\*

**X** /s/ S. M. de Rath, Esq.  
Signature of Attorney for Debtor(s)

**S. M. de Rath, Esq. 6206809**  
Printed Name of Attorney for Debtor(s)

**Attorney S.M.de Rath, Esq.**  
Firm Name  
**233 S. Wacker Dr, 84th FL**  
**Chicago, IL 60606**

\_\_\_\_\_  
Address

**312-283-8606**  
Telephone Number

**July 17, 2015**  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

IN RE:

Francesco Trentadue

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Chapter 7

Bankruptcy Case No.

Debtor(s)

DECLARATION REGARDING ELECTRONIC FILING  
PETITION AND ACCOMPANYING DOCUMENTS

DECLARATION OF PETITIONER(S)

A. [To be completed in all cases]

I(We), **Francesco Trentadue**, the undersigned debtor(s), corporate officer, partner, or member hereby declare under penalty of perjury that (1) the information I(we) have given my (our) attorney is true and correct; (2) I(we) have reviewed the petition, statements, schedules, and other documents being filed with the petition; and (3) the document's are true and correct.

B. [To be checked and applicable only if the petition is for a corporation or other limited liability entity.]

☐ I, \_\_\_\_\_, the undersigned, further declare under penalty of perjury that I have been authorized to file this petition on behalf of the debtor.

**Francesco Trentadue**

Printed or Typed Name of Debtor or Representative

Francesco Trentadue  
Francesco Trentadue (Jul 17, 2015)

Signature of Debtor or Representative

**July 17, 2015**

Date

Printed or Typed Name of Joint Debtor

Signature of Joint Debtor

Date

Official Form 1 (04/13)

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Trentadue, Francesco**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Francesco Trentadue  
Francesco Trentadue (Jul 17, 2015)

☒ **/s/ Francesco Trentadue**  
Signature of Debtor **Francesco Trentadue**

☒  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 17, 2015  
Date

#### Signature of Attorney\*

☒ **/s/ S. M. de Rath, Esq.**  
Signature of Attorney for Debtor(s)  
**S. M. de Rath, Esq. 6206809**  
Printed Name of Attorney for Debtor(s)

**Attorney S.M.de Rath, Esq.**  
Firm Name  
**233 S. Wacker Dr, 84th FL**  
**Chicago, IL 60606**

Address

**312-283-8606**

Telephone Number

July 17, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

☒  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

☒

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Francesco Trentadue

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Francesco Trentadue  
Francesco Trentadue

Date: July 17, 2015

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

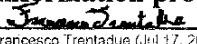
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor:   
Francesco Trentadue (Jul 17, 2015)  
**/s/ Francesco Trentadue**  
**Francesco Trentadue**

Date: July 17, 2015



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Francesco Trentadue**,  
Debtor

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>11,505.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>21,309.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>11</b>		<b>30,458.48</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>0.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>909.76</b>
Total Number of Sheets of ALL Schedules		<b>24</b>			
Total Assets			<b>11,505.00</b>		
Total Liabilities				<b>51,767.48</b>	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Francesco Trentadue**,  
Debtor

Case No. \_\_\_\_\_

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>7,586.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>7,586.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>0.00</b>
Average Expenses (from Schedule J, Line 22)	<b>909.76</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>0.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>13,309.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>30,458.48</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>43,767.48</b>

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Never owned property		-	0.00	0.00

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Debtor's cash on hand in cookie jar, for emergencies, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	-	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: 6124 Location: TCF	-	5.00
		Checking Account: 9053 Location: Wells Fargo	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		security deposit with landlord:	-	Unknown
4. Household goods and furnishings, including audio, video, and computer equipment.		Office: TV	-	250.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Debtor's knickknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,	-	500.00
6. Wearing apparel.		Clothes: attire for self	-	400.00
7. Furs and jewelry.		Debtor's costume jewelry, including but not limited to watches, rings, earrings, bracelets, necklaces, etc. located at debtor's residence, total estimated FMV approximately under \$500	-	500.00
8. Firearms and sports, photographic, and other hobby equipment.		Debtor misc hobby & sports equipment, including but not limited to toys, cameras, bikes, balls, rackets, etc. located at debtor's residence, total estimated FMV approximately under \$250.	-	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **2,005.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Tax Refund: government/state</b>	<b>-</b>	<b>1,000.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **1,000.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Tax Refund Est: goverment</b>	-	<b>500.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2012 Hyundai Sonata Hybrid mileage 62,000 \$449 2 months late CR Ally</b>	-	<b>8,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **8,500.00**  
(Total of this page)  
Total > **11,505.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Debtor's cash on hand in cookie jar, for emergencies, etc. located at debtor's residence, current estimated FMV not over \$100 at a time.	735 ILCS 5/12-1001(b)	100.00	100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking Account: 6124 Location: TCF	735 ILCS 5/12-1001(b)	5.00	5.00
Checking Account: 9053 Location: Wells Fargo	735 ILCS 5/12-1001(b)	0.00	0.00
<b>Household Goods and Furnishings</b>			
Office: TV	735 ILCS 5/12-1001(b)	250.00	250.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Debtor's knickknacks, odds and ends, including but not limited to: pictures, books, collectables, CDs, software, etc. located at debtor's residence, total estimated market value approximately under \$500,	735 ILCS 5/12-1001(a)	500.00	500.00
<b>Wearing Apparel</b>			
Clothes: attire for self	735 ILCS 5/12-1001(a)	400.00	400.00
<b>Furs and Jewelry</b>			
Debtor's costume jewelry, including but not limited to watches, rings, earrings, bracelets, necklaces, etc. located at debtor's residence, total estimated FMV approximately under \$500	735 ILCS 5/12-1001(b)	500.00	500.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Debtor misc hobby & sports equipment, including but not limited to toys, cameras, bikes, balls, rackets, etc. located at debtor's residence, total estimated FMV approximately under \$250.	735 ILCS 5/12-1001(b)	250.00	250.00
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b>			
Tax Refund: government/state	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
Tax Refund Est: government	735 ILCS 5/12-1001(b)	500.00	500.00

Total: **3,505.00** **3,505.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>340919956430</b>			<b>Opened 3/01/14 Last Active 4/13/15</b>					
<b>Ally Financial</b>			<b>Automobile</b>					
<b>200 Renaissance Ctr</b>			<b>2012 Hyundai Sonata Hybrid mileage</b>					
<b>Detroit, MI 48243</b>			<b>62,000 \$449 2 months late CR Ally</b>					
			Value \$ <b>8,000.00</b>				<b>21,309.00</b>	<b>13,309.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>21,309.00</b>	<b>13,309.00</b>
Total (Report on Summary of Schedules)							<b>21,309.00</b>	<b>13,309.00</b>

0 continuation sheets attached



In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>000139789776003</b>  <b>Barclays Bank Delaware</b> <b>Attn: Bankruptcy</b> <b>P.O. Box 8801</b> <b>Wilmington, DE 19899</b>		-	Opened 8/01/11 Last Active 1/02/15  Credit Card			1,656.00
Account No. <b>XXXXXXXXXXXX0657</b>  <b>Bestbuy</b> <b>PO Box 688910</b> <b>Des Moines, IA 50368-8910</b>		-	Date Opened: 06/6/2007 Last Used: 04/3/2014  Store Card			2,092.84
Account No. <b>7001063248180657</b>  <b>Cap1/bstby</b>		-	Opened 3/01/07 Last Active 5/29/15  Charge Account			2,092.00
Account No. <b>5178059782976758</b>  <b>Capital One</b> <b>Attn: Bankruptcy</b> <b>Po Box 30285</b> <b>Salt Lake City, UT 84130</b>		-	Opened 2/01/14 Last Active 9/01/14  Credit Card			0.00
Subtotal (Total of this page)						<b>5,840.84</b>

10 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>62062176416721001</b>		<b>Opened 1/01/14 Last Active 3/21/14</b>				
<b>Capital One Auto Finance</b> <b>3905 N Dallas Pkwy</b> <b>Plano, TX 75093</b>	-	<b>Automobile</b>				
Account No. <b>513171975</b>		<b>Opened 10/14/13 Last Active 10/24/14</b>				
<b>Citgo Oil / Citibank</b> <b>Citicorp Credit</b> <b>Services/Attn:Centralize</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>	-	<b>Credit Card</b>				
Account No. <b>5424180611933968</b>		<b>Opened 4/14/10 Last Active 5/01/10</b>				
<b>Citibank Sd, Na</b> <b>Attn: Centralized Bankruptcy</b> <b>Po Box 20363</b> <b>Kansas City, MO 64195</b>	-	<b>Credit Card</b>				
Account No.		<b>for information Purposes</b>				
<b>City of Chicago</b> <b>Department of Revenue, Parking Tick</b> <b>333 S. State Street</b> <b>Chicago, IL 60602</b>	-					
Account No. <b>358275787</b>		<b>Opened 11/01/05 Last Active 12/31/09</b>				
<b>Comenity Bank/express</b>	-	<b>Charge Account</b>				
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 335962630		-	Opened 6/01/10 Last Active 11/02/12				0.00	
Comenity Bank/Express Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218			Charge Account					
Account No.		-	Utilities				200.00	
Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181								
Account No.		-	for Information Purposes				0.00	
Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346								
Account No. FHA40313397		-	06/1/2014				941.00	
Desert Sun Emergency PHYS, LLC PO Box 98851 Las Vegas, NV 89193-8851			Medical Doctor from the ER					
Account No.		-					0.00	
Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001								
Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	1,141.00

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		for notice information purposes only				
<b>Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241</b>	-					<b>0.00</b>
Account No.		for notice information purposes only				
<b>Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013</b>	-					<b>0.00</b>
Account No. <b>3012781392FD00004</b>		Opened 6/01/12 Last Active 3/09/15				
<b>Fed Loan Serv Po Box 60610 Harrisburg, PA 17106</b>	-	Educational				<b>3,205.00</b>
Account No. <b>3012781392FD00001</b>		Opened 10/01/11 Last Active 3/09/15				
<b>Fed Loan Serv Po Box 60610 Harrisburg, PA 17106</b>	-	Educational				<b>1,703.00</b>
Account No. <b>3012781392FD00003</b>		Opened 6/01/12 Last Active 3/09/15				
<b>Fed Loan Serv Po Box 60610 Harrisburg, PA 17106</b>	-	Educational				<b>1,703.00</b>
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>6,611.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 3012781392FD00002	-		Opened 10/01/11 Last Active 3/09/15				975.00	
Fed Loan Serv Po Box 60610 Harrisburg, PA 17106			Educational					
Account No. 3012781392	-		03/2/2011				7,586.00	
fedloan PO BOX 69184 Harrisburg, PA 17106			Student Loan to pay for school					
Account No. 4031339	-		07/7/2014				2,281.25	
Florence Hospital PO Box 269092 Oklahoma, OK 73126-9092			Medical had no medical insurance when I went to the ER					
Account No. 44391502	-		Opened 9/01/08 Last Active 2/22/11				0.00	
Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121			Automobile					
Account No. 44165328	-		Opened 7/01/08 Last Active 10/08/08				0.00	
Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121			Automobile					
Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	10,842.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>6018596365990443</b>			<b>Opened 3/22/07 Last Active 2/12/08</b>				
<b>GEGRB/ Old Navy</b> <b>Attention: GEMB</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	-		<b>Charge Account</b>				
							<b>0.00</b>
Account No. <b>6008892492504358</b>			<b>Opened 12/05/07 Last Active 9/24/08</b>				
<b>GEGRB/JC Penny</b> <b>Attention: Bankruptcy</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	-		<b>Charge Account</b>				
							<b>0.00</b>
Account No. <b>6008892493356675</b>			<b>Opened 9/17/09 Last Active 1/04/10</b>				
<b>GEGRB/JC Penny</b> <b>Attention: Bankruptcy</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	-		<b>Charge Account</b>				
							<b>0.00</b>
Account No. <b>9901588353</b>			<b>Opened 2/01/08 Last Active 8/01/08</b>				
<b>Harris N.a.</b> <b>Bmo Harris Bank - Bankruptcy Dept.-</b> <b>Brk-1</b> <b>770 N Water Street</b> <b>Milwaukee, WI 53202</b>	-		<b>Automobile</b>				
							<b>0.00</b>
Account No.							
<b>Il Dept of Human Services</b> <b>100 South Grand Ave East</b> <b>(800) 843-6154</b> <b>Springfield, IL 62762</b>	-						
							<b>0.00</b>
Sheet no. <b>5</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Ill Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020</b>	-	<b>notice purposes</b>				<b>0.00</b>
Account No.						
<b>Linebarger Goggan Blair &amp; Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152</b>	-	<b>Collection for City of Chicago for parking violations</b>				<b>300.00</b>
Account No. <b>XXXXXXXXXXXX6758</b>						
<b>Mastercard PO Box 6492 Carol Stream, IL 60197-6492</b>	-	<b>Date Opened: 03/25/2014 Last Used: 08/11/2014 Credit Card</b>				<b>1,000.00</b>
Account No.						
<b>Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310</b>	-	<b>Utilities</b>				<b>200.00</b>
Account No. <b>XXXXXX9377</b>						
<b>Nordstrom PO Box 79134 phoenix, AZ 85062-9134</b>	-	<b>Date Opened: 04/5/2013 Last Used: 10/15/2014 Store Card</b>				<b>700.00</b>
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,200.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re Francesco Trentadue, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>8306289377</b>  <b>Nordstrom FSB</b> <b>Attention: Account Services</b> <b>Po Box 6566</b> <b>Englewood, CO 80155</b>			<b>Opened 6/01/10 Last Active 3/04/15</b>  <b>Charge Account</b>				<b>534.00</b>
Account No. <b>XXXXXXXXXXXX0629</b>  <b>PayPal</b> <b>PO Box 105658</b> <b>Atlanta, GA 30348-5658</b>			<b>Date Opened: 03/3/2014 Last Used: 06/15/2014</b>  <b>Charge Card</b>				<b>713.39</b>
Account No.  <b>Peoples Gas</b> <b>Chicago, IL 60687-0001</b>			<b>utilities</b>				<b>300.00</b>
Account No. <b>2074387000012</b>  <b>Premier Credit Union</b> <b>1212 W. Northeast Hwy</b> <b>Palatine, IL 60067</b>			<b>Opened 3/01/13 Last Active 10/18/13</b>  <b>Automobile</b>				<b>0.00</b>
Account No.  <b>Secretary of State</b> <b>Drivers Services Depart, Traffic V</b> <b>2701 S. Dirksen Pwy</b> <b>Springfield, IL 62723-0001</b>			<b>for Information Purposes</b>				<b>0.00</b>
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>1,547.39</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2676047</b>		<b>Opened 9/12/10 Last Active 9/16/11</b>				
<b>Shell Oil / Citibank</b> <b>Attn: Centralized Bankruptcy</b> <b>Po Box 20363</b> <b>Kansas City, MO 64195</b>	-	<b>Credit Card</b>				<b>0.00</b>
Account No.		<b>unemployment benefits</b>				
<b>State of Illinois</b> <b>Dept. Employment Security</b> <b>POBox 4385 Benefit repayments</b> <b>Chicago, IL 60680-4385</b>	-					<b>0.00</b>
Account No. <b>6044143001023590</b>		<b>Opened 3/18/10 Last Active 8/27/10</b>				
<b>Syncb/dicks</b> <b>P.o. Box 965005</b> <b>Orlando, FL 32896</b>	-	<b>Charge Account</b>				<b>0.00</b>
Account No. <b>6044142005426940</b>		<b>Opened 10/07/08 Last Active 12/23/09</b>				
<b>Syncb/dicks</b> <b>P.o. Box 965005</b> <b>Orlando, FL 32896</b>	-	<b>Charge Account</b>				<b>0.00</b>
Account No. <b>6045849610947417</b>		<b>Opened 4/17/11 Last Active 2/26/12</b>				
<b>Syncb/lord &amp; Tay</b> <b>Po Box 965015</b> <b>Orlando, FL 32896</b>	-	<b>Charge Account</b>				<b>0.00</b>
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>XXXXXX8452</b>  <b>Target</b> <b>PO Box 660170</b> <b>Dallas, TX 75266-0170</b>	-	<b>Date Opened: 12/25/2013 Last Used:</b> <b>10/19/2014</b> <b>Store Card</b>				<b>310.00</b>
Account No. <b>461638452</b>  <b>Target Credit Card (TC)</b> <b>C/O Financial &amp; Retail Services</b> <b>Mailstop BT P.O. Box 9475</b> <b>Minneapolis, MN 55440</b>	-	<b>Opened 12/01/13 Last Active 2/25/14</b>  <b>Credit Card</b>				<b>310.00</b>
Account No. <b>371146569</b>  <b>Tnb - Target</b> <b>Po Box 673</b> <b>Minneapolis, MN 55440</b>	-	<b>Opened 8/20/06 Last Active 2/09/08</b>  <b>Charge Account</b>				<b>0.00</b>
Account No.  <b>TransUnion</b> <b>Bankruptcy Department</b> <b>P.O.Box 1000</b> <b>Chester, PA 19022</b>	-	<b>for notice information purposes only</b>				<b>0.00</b>
Account No. <b>XXXXXXXXXXXX6003</b>  <b>Visa</b> <b>PO Box 60517</b> <b>City of Industry, CA 91716-0517</b>	-	<b>Date Opened: 04/3/2010 Last Used: 09/15/2011</b>  <b>Credit Card</b>				<b>1,656.00</b>
Sheet no. <u>9</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,276.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Francesco Trentadue, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>16745416</b>		<b>Opened 8/25/10 Last Active 8/16/11</b>				<b>0.00</b>
<b>Von Maur</b> <b>Attn: Credit Dept</b> <b>6565 Brady St.</b> <b>Davenport, IA 52806</b>	-	<b>Charge Account</b>				
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>10</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>
						Total (Report on Summary of Schedules)
						<b>30,458.48</b>

In re Francesco Trentadue,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Landlord	residential lease

In re **Francesco Trentadue**

Debtor

Case No. \_\_\_\_\_

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Francesco Trentadue

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☐ Employed

☒ Not employed

Debtor 2 or non-filing spouse

☒ Employed

☐ Not employed

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Francesco Trentadue**

Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b> .....	4.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a.	\$ <b>0.00</b>	\$ <b>0.00</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b.	\$ <b>0.00</b>	\$ <b>0.00</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c.	\$ <b>0.00</b>	\$ <b>0.00</b>
5d. <b>Required repayments of retirement fund loans</b>	5d.	\$ <b>0.00</b>	\$ <b>0.00</b>
5e. <b>Insurance</b>	5e.	\$ <b>0.00</b>	\$ <b>0.00</b>
5f. <b>Domestic support obligations</b>	5f.	\$ <b>0.00</b>	\$ <b>0.00</b>
5g. <b>Union dues</b>	5g.	\$ <b>0.00</b>	\$ <b>0.00</b>
5h. <b>Other deductions.</b> Specify: .....	5h.+	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <b>0.00</b>	\$ <b>0.00</b>
8b. <b>Interest and dividends</b>	8b.	\$ <b>0.00</b>	\$ <b>0.00</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <b>0.00</b>	\$ <b>0.00</b>
8d. <b>Unemployment compensation</b>	8d.	\$ <b>0.00</b>	\$ <b>0.00</b>
8e. <b>Social Security</b>	8e.	\$ <b>0.00</b>	\$ <b>0.00</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: .....	8f.	\$ <b>0.00</b>	\$ <b>0.00</b>
8g. <b>Pension or retirement income</b>	8g.	\$ <b>0.00</b>	\$ <b>0.00</b>
8h. <b>Other monthly income.</b> Specify: .....	8h.+	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: .....	11.	+\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and <i>Related Data</i> , if it applies	12.	\$ <b>0.00</b>	
		<b>Combined monthly income</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: .....			



Fill in this information to identify your case:

Debtor 1 Francesco Trentadue

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Francesco Trentadue**

Case number (if known)

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>110.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>0.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>0.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>50.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>100.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>150.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>50.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>449.76</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>909.76</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>0.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>909.76</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-909.76</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain:	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 17, 2015**

Signature **/s/ Francesco Trentadue**  
**Francesco Trentadue**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B6 Declaration (Official Form 6 - Declaration), (12/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Francesco Trentadue

Debtor(s)

Case No.  
Chapter

7

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Signature

Francesco Trentadue  
Francesco Trentadue (Jul 17, 2015)

/s/ Francesco Trentadue  
**Francesco Trentadue**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
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**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.  
Chapter

**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**2. Income other than from employment or operation of business**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**\$0.00**

**2012: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??**

**\$0.00**

**2011: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$?**

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AMOUNT

\$0.00

\$0.00

SOURCE

2009: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card

2013: amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at ???

### 3. Payments to creditors

None



*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERS

AMOUNT  
PAID OR  
VALUE OF  
TRANSFERS

AMOUNT STILL  
OWING

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER  
**vs Debtor (See schedule F for details)**

NATURE OF  
PROCEEDING  
**Breach of  
Contracts -  
failure to pay for  
goods and  
services  
rendered**

COURT OR AGENCY  
AND LOCATION  
**Daley Center, Circuit Court of Cook  
County, Illinois**

STATUS OR  
DISPOSITION  
**Judgments**

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

#### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604</b>	<b>Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or Order.</b>	<b>\$335 Court Filing Fee debtor pays with a separate money order for \$335 made out to "US Bankruptcy Court" (which is separate and not included in the \$550 Law Firm Attorneys fees)</b>
<b>Credit Counseling provider</b>	<b>debtor pays directly to the Credit Counseling Course provider they choose</b>	<b>\$25-60 Credit Counseling Course - debtor chooses his/her provider, each provider charges different amounts for their services.</b>
<b>Law Firm Attorney Fees</b>		<b>\$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant to contract.</b>
<b>Financial Management Course provider</b>	<b>debtor pays directly to Debtor Education/Financial Management provider they choose</b>	<b>\$15-60 Financial Management Debtor Education Course provider, debtor chooses his/her provider, each provider charges different amounts for their services.</b>

#### 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

## 15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2267 N Presidential Dr FLORENCE AZ 85132-0000		10/17/2013,04/29/2015
8280 W Carmen ave Norridge IL 60706-0000		09/06/1987,10/17/2013

## 16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

#### 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

---

**21. Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

---

**22. Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

---

**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

---

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 17, 2015

Signature /s/ Francesco Trentadue  
Francesco Trentadue  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B7 (Official Form 7) (04/13)

8

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 17, 2015

Signature /s/ Francesco Trentadue  
Francesco Trentadue  
Debtor

Francesco Trentadue  
Francesco Trentadue (Jul 17, 2015)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Ally Financial</b>	<b>Describe Property Securing Debt:</b> <b>2012 Hyundai Sonata Hybrid mileage 62,000 \$449 2 months late CR Ally</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **July 17, 2015**

Signature **/s/ Francesco Trentadue**

**Francesco Trentadue**

Debtor

B8 (Form 8) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.

Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A - Debts secured by property of the estate.** (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: <b>Ally Financial</b>	Describe Property Securing Debt: <b>2012 Hyundai Sonata Hybrid mileage 62,000 \$449 2 months late CR Ally</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B - Personal property subject to unexpired leases.** (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: <b>-NONE-</b>	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **July 17, 2015**

Signature

*Francesco Trentadue*

Francesco Trentadue (Jul 17, 2015)

**/s/ Francesco Trentadue**

**Francesco Trentadue**

Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re **Francesco Trentadue**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>550.00</b>
Prior to the filing of this statement I have received .....	\$	<b>550.00</b>
Balance Due .....	\$	<b>0.00</b>

2. \$ **0.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **July 17, 2015**

**/s/ S. M. de Rath, Esq.**

**S. M. de Rath, Esq. 6206809**

**Attorney S.M.de Rath, Esq.**

**233 S. Wacker Dr, 84th FL**

**Chicago, IL 60606**

**312-283-8606**



### Law Firm Bankruptcy Contract

**OUR LAW FIRM IS A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.** In consideration for services to be rendered to undersigned client ("Client" or "debtor") by Affordable Legal Service Law Firm ("Law Firm" or "ALS"), in connection with representing client regarding Chapter 7 bankruptcy, Client, jointly and severally agrees to comply with the terms of this contract, including to pay Law Firm as follows:

1. Law Firm Attorney fees in the amount of \$1500.00 for individual and + \$200 to add a spouse for joint bankruptcy. The Court's Filing Fee of the bankruptcy petition of \$ 335 is not included in Law Firm fee and must be paid by Client prior to filing. Law Firm fee does not include any fee or payments to any other party, such as CIN for credit report, or provider of court required courses etc. nor due diligence costs. A retainer of \$240 was paid on 6/24/15. A retainer is an advance payment for Law Firm services and the expenses Law Firm may incur on Clients behalf and does not cover the \$335 court filing fee. Client understands that such amount will be credited against any amount Client owes Law Firm and will not be refunded regardless if Client decides to cancel filing of the bankruptcy or not. Client understands that if any cash, check or money order given in payment to Law Firm is earned upon receipt, if returned for insufficient funds, Client agrees to immediately pay Law Firm a \$40.00 fee in addition to the amount of the returned check. Future payments must be made in cash, money order or debit card.

2. Client is aware of an ethical requirement imposed upon all Law Firms in this state. If a Client, in the course of representation by a Law Firm, perpetrates a fraud upon any person or tribunal, the Law Firm is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Law Firm is required to reveal the fraud to the affected person or tribunal. Law Firm reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Contract, including but not limited to:

- a) client's failure to make timely payment of Law Firm or Court Filing fees,
- b) client intends to commit bankruptcy fraud by lying or omission of their income, assets, financial affairs, marital status, etc.,
- c) if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical under the rules,
- d) client's refusal or failure to provide financial documentation,
- e) client's refusal or failure to cooperate with Law Firm ,
- f) client's refusal or failure to follow advice on a material matter including failure to pay law firm fees,
- g) client's refusal or failure to complete court requirements,
- h) client's refusal or failure to appear at Law Firm appointments, or
- i) Any combative threatening or harassing conduct by Client.

3. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Law Firm has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Law Firm Bankruptcy Contract shall be construed as such a promise or guarantee.

4. Client agrees that client has full client file and Law Firm may discard Client records within five (5) years of the completion of the Client's bankruptcy case. Client acknowledges client only provided copies and not original bills or documentation to law firm, and only copies shall be provided. Client acknowledges Law Firm shall immediately shred for their privacy any bills and documentation provided to Law Firm after review, and shall not be returned to client.

5. Law Firm shall provide Client with the following services:

- a) Review and analyze Client's financial circumstances based on information provided by Client.
- b) If possible and to the extent possible, based on the information provided by Client, advise Client of the bankruptcy options and non-Bankruptcy options.
- c) Inform Client what information Client needs to provide Law Firm in order to allow Law Firm to provide appropriate advice and option information, in the event such information Client provided is insufficient.
- d) Advise Client of the appropriate requirements in connection Chapter 7 or Chapter 13 bankruptcy, including the duties of Client connected with such filing.
- e) Quote the Client an estimated fee, to the extent possible given the information provided by Client, for the Law Firms service relative to providing bankruptcy assistance or other legal services to Client.
- f) Assuming that a U.S. Bankruptcy proceeding is filed, Law Firm services will include all typical Law Firm required participation in such proceeding, including but not limited to, appearances at 1<sup>st</sup> Court scheduled Meeting of Creditors. Any additional 341 Meetings of Creditors besides the 1st scheduled 341 Meeting of Creditors, Client will pay additional \$250 per Meeting of Creditors, payable prior to the 341 hearing, and preparation of legal memoranda, and communication with opposing counsel and parties.
- g) If Client's proceeding requires additional, but not customary work, Law Firm will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.

6. Client acknowledges his/her legal obligation to:

- a) Make timely payment to law firm of legal fees, court fees and due diligence fees ,
- b) Timely provide all requested documentation to the Law Firm;
- c) Cooperate with Law Firm;
- d) Answer truthfully in person and on all documentation submitted to the Law firm and to the Court;
- e) Make full and complete truthful disclosure of all assets, all liabilities, income, marital status, etc.;
- f) Timely follow and comply the all Law Firm Instructions, and
- g) Timely provide all financial documents, including tax returns, bank statements, paystubs, etc requested by the Law Firm, before bankruptcy petition can be finalized and filed with the court.

7. Client acknowledges that he/she must attend pre-petition credit counseling before the bankruptcy petition can be filed. Client understands that he/she must also attend post-petition counseling after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling. Client understands that no discharge of debts will be issued if the debtor education personal financial management course is not completed and filed with the court within the statutory time frame. Client acknowledges if they fail to complete and file with the court their post-bankruptcy course prior to court deadline their case will be dismissed without a discharge and they will have to pay additional \$285 in legal and \$260 in court re-opening fees to appear before the judge to motion the court for appropriate relief.

8. Client acknowledges Law Firm only represents client in my federal bankruptcy case, and does not represent client in any other type of case, lawsuit or proceeding other than client's federal bankruptcy case. The Law Firm will not make a special appearance in a court, other than the Bankruptcy Court. It is up to client, to provide notification of client's bankruptcy proceedings, so that another court that Client's proceedings should be stayed. Sending or receiving any summons or complaint, or notifying the Law Firm of a pending lawsuit shall not obligate the Law Firm to represent Client in that lawsuit or before that court. Client must attend all court hearing State and Federal. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits, foreclosure lawsuits, and etc., is not included in this Law Firm Bankruptcy Contract. Any referral made to another Law Firm to represent Client is a courtesy only. The Law Firm is not associated with any other Law Firm outside of the undersigned Law Firm's law offices.

9. Client acknowledges it is their sole responsibility, not their Law Firm, to properly list all their creditors on their bankruptcy. Client acknowledges is their sole responsibility to review their bankruptcy schedules to insure they properly listed all their creditors on their bankruptcy, and that all the information in their petition, schedules, and all papers are correct, accurate, current and true. Client acknowledges that the Law Firm will not research creditor information, including addresses, account numbers, or balances. Client acknowledges if they forgot to properly list a creditor in their bankruptcy, BEFORE discharge they will have to pay an additional \$280 legal fee and court fee to have that creditor properly included in their bankruptcy, AFTER discharge they will have to pay an additional \$507 in legal fees and \$260 court re-opening filing fee. Client understand failure to do so may result in unscheduled debts subject to non-dischargeability.

10. Client agrees that the following matters are not included within the scope of this Bankruptcy Law Firm Contract. Client agrees that, as to the matters listed below, the Law Firm will not take any action on Client's behalf, without a written request and client signing a separate Retainer Contract and providing an additional retainer fee at Law Firm hourly rate, including but not limited to the following:

- a) Any State Court Matters,
- b) Motions to revoke a discharge.

Law Firm Bankruptcy Contract  
Page 2 of 2

- c) Removal of a pending action in another court.
- d) Obtaining title reports.
- e) The determination of real estate or tax liens.
- f) Appeals to the BAP, District Court or Court of Appeals.
- g) Correcting credit reports,
- h) Negotiations with Check Systems regarding Client.
- i) Motions to Dismiss clients' bankruptcy case filed by the Trustee, U.S. Trustee, or any creditor.
- j) Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargeability of debts.
- k) Creditor reaffirmation contracts, preparing, negotiating the terms of reaffirmation Contracts proposed by creditors, motions to redeem personal property, and negotiating reaffirmation contracts when Client's income is not sufficient to rebut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation Contract.
- l) Motion to impose or extend the bankruptcy stay.
- m) Any legal work or time after client receives a discharge or dismissal, including any legal communications with creditors after discharge order.

11. Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in bankruptcy. Client further understands that the list of non-dischargeable debts may be expanded by legislation or court decisions and Law Firm has no control over the type of debts that may be or become non-dischargeable, including but not limited to:

- a) Debts not properly listed on their bankruptcy (i.e. client failed to list creditor, or debtor failed to list creditor's full complete name, and complete address, etc.).
- b) Secured debt and debts' with liens attached (ex. cars, homes, electronics, etc. either you must pay for the secured property or surrender)
- c) Cash loans or items purchased right before filing bankruptcy;
- d) Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
- e) Student loans.
- f) Debts owed for spousal or child support.
- g) Debts owed to the spouse, former spouse, or child in a domestic relations proceeding.
- h) Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
- i) Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, false representations, or actual fraud.
- j) Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
- k) Cash advances obtained within ninety (90) days of the date of the filing of the bankruptcy petition.
- l) Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzlement or larceny.
- m) Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity. (ex. parking tickets, fines, tolls, etc);
- n) Debts owed for death or personal injury arising from operation of a motor vehicle, boat, or aircraft while intoxicated by drugs or alcohol.


12. I agree legal fees are earned at \$375/hour for Law Firms time, and services accrued and rendered from 1st Law Firm consultation per telephone, Law Firms time preparing documentation for today's in-person consultation, today's in-person Law Firm consultation, and thereafter for Law Firms time and earned as of date of payment and retained for services rendered to date. I agree I will not get refund for services rendered all legal fees and costs are non-refundable. I agree Law Firms charge for their *TIME and legal advice* (i.e. consultations by telephone or in person with client, opening file, review documentation, research, etc) and begin working on my case immediately after 1<sup>st</sup> telephone consultation. I agree if I decide not to continue with bankruptcy or my case is not filed for any reason, any monies already paid will not be refunded to client under any circumstances. I agree attorneys' rate is \$375/hr. I agree if I decide to discontinue Law Firm services at any time, I must provide in writing via certified mail, to discontinue this service. Law Firm will continue working on case and continue billing until they are properly notified in writing via certified mail. I agree to pay for bill for Law Firm time until Law Firm receives proper written notice to terminate their service. I agree all funds first go toward attorney fees, after all attorneys' fees are paid, remaining funds are applied to reimburse Law Firm for expenses and costs. I must submit written refund request for refund by certified mail.

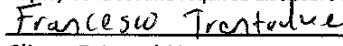
13. Client understands that filing bankruptcy does not automatically discharge or remove liens from any real estate, cars etc. Client agrees that the Law Firm will not take any action to avoid (remove) any lien on real estate unless Client specifically signs an additional retainer and authorizes the Law Firm to do so in writing. Client agrees that the Law Firm will rely on Client's statements concerning ownership of real property and any liens attached to Client's real property. Client agrees that no real estate title search will be conducted. Client agrees that Law Firm will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if client wishes to obtain one. Client agrees to hold the Law Firm harmless if client later discovers liens, lawsuits or judgments against Client or against Client's real estate.

14. Client understands that individuals who file for relief under Chapter 7 or Chapter 13 of the Bankruptcy Code are subject to audits by the U.S. Trustee. If Client's case is selected for an audit, Client agrees to pay Law Firm the customary hourly rate \$375 for representing Client in such audit.

15. Deep discounted fee is based upon Client's *timely* payment of all fees, timely compliance of all Law Firm instructions and tasks, and Law Firm preparation of one set of legal documentation necessary for bankruptcy, and does not include months of updating and continuous Attorney re-evaluation of Clients current financial status under the Bankruptcy laws. Client delays in paying, providing documentation, completing their requirements, etc. cost the Law Firm additional time, and thus will result in additional fees to the client at the Law Firm hourly rate. Client acknowledges Law Firm will charge additional fees of \$175 i.e. updating fee, if Client procrastinated and waited longer than three months (90) days from the first date Law Firm is retained to pay their law firm fees and complete their law firm instructions. If client delays and waits longer than six months 180 days to pay their law firm fees, complete their instructions etc. their case file will be closed as inactive all fees being earned and the client must start over with new with new legal fees since the Law Firm must start over re-analyzing and calculating debtor's current financial situation, due diligence, re-draft current legal documentation after analyzing and calculating under their current financial situation to finalize the bankruptcy schedules.

16. Client hereby acknowledges and affirms that Client has read the entire contract and understands all the terms contains in this entire Law Firm Bankruptcy Contract and agrees to be bound by all its terms. Client affirms that whether written, spoken, recorded or transcribed by any other means, no other terms, promises, statements etc. of any kind are made part of this Law Firm Bankruptcy Contract. Client is in agreement and through his/her signature hereby contracts to abide to all the terms of this contract, including timely payment, and grounds for withdrawal of representation, and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Law Firm Bankruptcy Contract and required disclosure documentation.

  
Client Signature

  
Client Printed Name

Dated: 08-24-15

Client Spouse Signature

Client Spouse Printed Name

  
Law Firm

*Affordable Legal Services*

*Willis (Sears) Tower  
233 S. Wacker Drive  
Chicago, IL 60606*

**INITIAL CONSULTATION AGREEMENT AND ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURES**

This agreement is entered into on this day of \_\_\_\_\_ 2015, by and between \_\_\_\_\_, and Affordable Legal Services (referred to as "Law Firm").

1. I (We) have requested a consultation with the Attorney to obtain information and advice about debt issues and relief from debt, including the possibility of filing bankruptcy under the federal Bankruptcy Code. The Attorney agrees to provide an initial consultation concerning these matters. There is no charge for this initial consultation.

2. The Law Firm agrees to provide the following services at the initial consultation, based on the information I (we) have provided:

(a) Analyze my (our) financial circumstances and advise me (us) of possible bankruptcy and non-bankruptcy options for responding to my (our) financial problems. I (We) understand that this analysis is only preliminary, because the Law Firm does not have all of the information and documents that will be required to fully evaluate my (our) situation.

(b) Describe the potential benefits and the disadvantages of filing bankruptcy, and explain the relief available under chapters 7, 11, 12 and 13 of the Bankruptcy Code.

(c) Advise me (us) of the requirements, obligations and costs for filing a chapter 7 or 13 bankruptcy.

(d) Inform me (us) of the additional information that I (we) will need to provide to enable the Law Firm to more fully advise me (us) of my (our) potential options and legal rights.

3. I (We) agree to provide at the initial consultation information and documents, if any, concerning my (our) income, expenses, assets, and liabilities. I (We) understand that in order for the Law Firm to give meaningful advice, detailed financial information must be provided completely and accurately.

4. The Law Firm will provide at this time only the services specifically stated in this Agreement. If I (we) retain the Law Firm to represent me (us) and provide additional services, including the filing of bankruptcy or other bankruptcy assistance, I (we) and the Law Firm will sign a separate retainer agreement detailing the services and their cost, and the other terms of such representation.

5. I (We) acknowledge that the Law Firm gave to me (us) at the initial consultation copies of this agreement and several notices required by the Bankruptcy Code listed below. If my spouse was not present when these notices were received at the initial consultation, I also acknowledge receipt of these notices on behalf of my spouse, and agree to provide my spouse with a copy of these notices. All of the following documents were given me (us):

- (a) Initial Consultation Agreement
- (b) Notice Required by Sections 342(b) and 527(a) of the Bankruptcy Code
- (c) Notice Required by Section 527(b) of the Bankruptcy Code

Date: 6-24-15

Law Firm/Attorney Signature: \_\_\_\_\_

Prospective Client Signature: \_\_\_\_\_

Signature of Joint Debtor (if any): \_\_\_\_\_

Printed Name(s): \_\_\_\_\_

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE. I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms.

Francisco Trentadue  
Printed Name(s) of Debtor(s)

Date: \_\_\_\_\_

X Emilio Soutter 6-24-15  
Signature of Debtor Date

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re \_\_\_\_\_

Debtor(s) \_\_\_\_\_

Case No. \_\_\_\_\_

Chapter 7

**UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

B201A (form 201A) (11/11) In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).  
B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re \_\_\_\_\_  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read and understand the attached notice consisting of two pages, as required by § 342(b) of the Bankruptcy Code.

Francesca Tentative  
Printed Name(s) of Debtor(s)

X [Signature] 6-24-15  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re \_\_\_\_\_

Debtor(s) \_\_\_\_\_

Case No. \_\_\_\_\_

Chapter 7

**Bankruptcy Code Section 521(a)(1) Acknowledgement:**

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials:**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure..](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure..)

**Certificate of Debtor**

I (We), the debtor(s), under oath and penalties of perjury, affirm that I (we) have received and read and understand this notice, and understand it is a serious crime of bankruptcy fraud and I (we) may be incarcerated and may be fined monetary damages:

if I (we) are dishonest, untruthful, misrepresent, orally, in writing, electronically, or in any documentation, including but not limited to marital status, income, benefits, expenses, real and personal property, assets, debts, future and potential monies, in any connection with my (our) bankruptcy case, or

if I (we) fail to disclose, non-disclosure, orally, in writing, electronically, or in any documentation, including but not limited to marital status, income, benefits, expenses, real and personal property, assets, debts, future and potential monies, in any connection with my (our) bankruptcy case, or

if I (we) try to conceal/hide, orally, in writing, electronically, or in any documentation, including but not limited to marital status, income, benefits, expenses, real and personal property, assets, debts, future and potential monies, in any connection with my (our) bankruptcy case;

if I (we) provide any false, inaccurate, misleading, or non-current information, orally, in writing, electronically, or in any documentation, including but not limited to marital status, income, benefits, expenses, real and personal property, assets, debts, future and potential monies, in any connection with my (our) bankruptcy case;

I/we are signing under oath and penalties of perjury to all our documentation, and agree to be bound to these terms. We/I also understand my/our Law Firm will immediately withdraw from my/our case if I (we) are dishonest, fail to disclose, misrepresent, try to hide assets, or fail to be truthful, and as listed above, orally, in writing, electronically, or in any of my paperwork, gmail or electronic submissions.

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 521(a)(1) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read and understand the above attached notice as required by § 531(a)(1) of the Bankruptcy Code.

Francesco Trantolone  
Printed Name(s) of Debtor(s)

X Isi Trantolone 6-24-15  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

***Disclosure Pursuant to 11 U.S.C. Section 527(b) of the Bankruptcy Code***

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your Chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms.

Francesco Trentadue  
Printed Name(s) of Debtor(s)

Case Number: \_\_\_\_\_

X James Jeter 6-24-15  
Signature of Debtor Date

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date



***Disclosure Pursuant to 11 U.S.C. Section 527(a)(2) of Bankruptcy Code***

The purpose of this Notice and The Statement Mandated by Section 527(b) of the Bankruptcy Code, which you have been provided as a separate document, are to make you aware of some of your obligation should you file bankruptcy.

*Note: This Notice and the Statement are required by legislation adopted by the 2005 Congress. So long as you are honest and meet the requirements set out under the law you are entitled to debt relief. We can guide you through all the requirements of filing bankruptcy so long as you provide us accurate and complete information.*

You are notified as follows:

1. All information that you are required to provide with your bankruptcy petition and thereafter in your case is required to be complete, accurate and truthful.
2. All your assets and all your liabilities are required to be completely and accurately disclosed in the documents filed to commence your case.
3. The value of each asset which is secured by a lien on such asset must be stated as the replacement value of such asset after reasonable inquiry to establish such value. The replacement value means the replacement value of the date of the filing of the bankruptcy petition without deduction for costs of sale or marketing. With respect to property acquired for personal, family or household purposes, replacement value means the price a retail merchant would charge for property of that kind considering the age and condition of the property at the time value as determined.
4. After reasonable inquiry you are required to state your current monthly income. Current monthly income is described on the attached of Terms and Definitions Addendum.
5. After reasonable inquiry you are required to state the amounts set out in section 707(b) (2) of the Bankruptcy Code. Those amounts are explained in the attached Terms and Definitions Addendum.
6. In a case under Chapter 13, after reasonable inquiry, you are required to state your disposable income determined in accordance with section 707(b) (2) of the Bankruptcy Code. Disposable income is explained on the attached addendum of Terms and Definitions.
7. Information that you provide during your case may be audited pursuant to the provisions of the Bankruptcy Code. Your failure to provide accurate and complete information may result in dismissal of your case or other sanctions, including criminal sanctions.
8. Certain property you own is called "exempt property" and is not property of the Bankruptcy Estate. Exemptions are based upon either the Bankruptcy Code or State law. In the state of Illinois exemptions are determined by state statutory law and the Illinois Constitution. In order to avail yourself of the exemptions of the state of Illinois you must have continuously lived in the state of Illinois for the 180 days immediately preceding the filing of your petition.

I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms.

Francesco Ventolre  
Printed Name(s) of Debtor(s)

X Francesco Ventolre 6-24-15  
Signature of Debtor Date

Case Number: \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re \_\_\_\_\_ Case No. \_\_\_\_\_  
Debtor(s) Chapter 7

**CERTIFICATION OF DEBTOR(S)**

I understand for my privacy and protection, all documentation I provide to my Law Firm will be immediately shredded upon their entering the data into my legal documentation for my bankruptcy, and shall not returned to me. I have only provided copies and no original bills or paperwork to my law firm. If I wish to provide any bills or paperwork, I agree any paperwork submitted will be shredded for my privacy and not returned to me. If I wish to keep any bills or paperwork I understand and agree I shall only provide copies of any bills or paperwork to my Law Firm, since I acknowledge all documentation shall be immediately shredded for my privacy and nothing shall be returned to me, or I shall make copies at my cost at the Law office at .20/copy.

The Law Firm will procure on my behalf my creditor report which I shall promptly pay the Law Firm for my credit report prior to filing at my closing signing of my paperwork.

I understand it is my sole responsibility, not my Law Firm, to list and insure all my creditors are listed on my bankruptcy. I acknowledge my Law Firm will not list any of my creditors. Only the creditors that I list in my eQuestionnaire will be downloaded and listed in my bankruptcy. If I order a CIN report, these creditors will be downloaded in my bankruptcy. It is my sole responsibility to review my bills, Cin report, credit reports, etc, and bankruptcy creditor list to insure and verify I properly listed all my creditors. I acknowledge I reviewed my bills, credit report, creditor list, etc. to insure I properly listed all my creditors my bankruptcy petition, eQuestionnaire, and all my bankruptcy forms. I understand if I forgot to properly list a creditor in my bankruptcy petition, I must pay an additional fee to include any creditor after filing. If I fail to properly include any creditor in my bankruptcy it is my soel responsibility and I may be legally responsible to pay that debt.

Francesco Trentadue  
Printed Name(s) of Debtor(s)

Case No. \_\_\_\_\_

X Francesco Trentadue 6-24-15  
Signature of Debtor Date

X \_\_\_\_\_ Case No. \_\_\_\_\_  
Signature of Joint Debtor (if any)

**UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS**  
**SECURED PROPERTY DISCLOSURE**

Secured property occurs when you make a purchase (car, electronics, furniture, jewelry, home, etc) and the creditor/lender retains a secured lien interest on that property. This debt is secured by the property. If you fail to pay the secured debt the creditor will repossess the property, and sue you for the balance you owe, plus attorneys' fees, repossession costs, court costs, interest and penalties, etc. Bankruptcy does not wipeout/eliminate your secured debts. You cannot keep the secured property and not pay. This would be fraud and a crime. You must make a choice. Basically, you either timely continue to pay the secured debt/loan or you timely surrender the property back to the creditor/lender.

**SURRENDER:** You may surrender the item back to the secured creditor/lender in your bankruptcy case. If you choose to this you will no longer be required to make any payments on the loan/secured debt, and you will not be held responsible for repayment after your bankruptcy case is completed. If you choose to surrender the property, you must contact the creditor and make arrangements to drop off the property to them, or the date and time when the creditor can retrieve the property. You can not hide the secured debt and not return it or you will face additional fees and or criminal actions against you.

**REAFFIRMATION:** What is a Reaffirmation Contract? We call it a **Post-Bankruptcy contract**. Before you filed BK you signed a contract to legally obligate yourself to pay that debt. After you filed BK that contract is no longer fully valid. Your secured lender hired a Law Firm to prepare a contract for you to sign after you filed BK, called a "Reaffirmation Contract." Once you sign their legal contract, you are legally bound (obligated) to pay the entire debt, and agreeing to the terms of their contract, allowing them to repossess, charge interest, penalties, and sue you if you ever become late with a payment. If you default on a payment, the creditor can repossess the property and sue you for the balance due on the loan. You have 60 days after you sign the reaffirmation contract to change your mind by "rescinding" the contract. You (not your attorney) can only rescind by sending your rescind letter by certified mail to the creditor, their attorney, and filing it with the Bankruptcy Court, before 60 days past of signing contract. If you wish to sign the reaffirmation contract to reaffirm the debt, you will be required to attend a court hearing to have the contract approved by the court. Pursuant to your contract we do not represent you at this hearing. The judge will determine whether this debt will cause you and your family a financial hardship, whether you can afford the debt, whether it is in your best interest, and the best interest of your family. We do not believe you can afford the debt, nor that reaffirming the debt is in your best interests and that it will cause you financial hardship, therefore we will not sign it stating that it is in your "financial best interests." If we receive a reaffirmation from a secured lender we will forward it to you. However, it is up to you to contact your secured lender promptly after your BK is filed and ask them to provide you with a reaffirmation contract. By signing the reaffirmation contract, you will have to timely provide the contract to the secured creditor and deal directly with them and attend all court hearings with regard to the secured debt.

**REPOSSESSION:** Signing a reaffirmation contract does not prevent your vehicle from being repossessed. Your secured debt will be repossessed, if you your payments are not current during your BK are current, you fail to provide proof of insurance to the lender, and that you failed to timely provide the lender the signed and completed reaffirmation contract sign. So long as the payments are made, the creditor should not repossess the property. If the property is repossessed, you will not be held responsible for the balance, however you will not receive any refund for the money you already paid for the vehicle or secured property.

**MOTION TO LIFT STAY:** The first step in starting the repossession process against you. This Motion allows creditor to continue their State Court Action which was stayed, in order to obtain (repossess) the secured property that you are late on your payments, etc.

If you are late on your payments, failed to provide the secured lender your proof of insurance, failed to sign their reaffirmation contract, or stated your intent to surrender the property, etc. the secured lender hired a Law Firm to file a motion to lift stay. Lift the Stay means the Secured Lender's Law Firm appears in court to ask BK judge to allow them permission to proceed against you to repossess and re-take possession of your vehicle if you are late on your vehicle or other secured property payments. If you are late on your payments, these Motions are most often granted as a matter of right in Judge's Chambers, so you will not need to attend the hearing. If you do not want them to repossess the vehicle or other secured property contact your secured lender and provide them the current default payments and insurance and reaffirmation contract. This may not alleviate the repossession, however they may be willing to work with you. Pursuant to contract we do not represent you for any Motion's to Lift Stay. If you wish we attend the court hearing on your behalf you will need to come in and sign retainer and pay a court appearance fee.

**Remember you cannot keep the property without paying! Financially the best solution may be to surrender the vehicle/property**  
**If you to keep the secured property, you must do the following:**

1. Immediately after the filing of your BK, contact your secured lender and inform them you want to keep the secured debt,
2. Provide the secured lender your payment for your overdue balance, plus interest, attorneys fees, court fees, interest, etc. to come current,
3. Ask them to mail you their reaffirmation contract to sign, and
4. Provide the secured lender your signed reaffirmation contract making you legally liable for any future late, attorneys, interest, court, interest fees, etc
5. You must remain current with your monthly payments throughout your BK;
6. You must provide the secured lender proof you have insurance if a vehicle or home, etc.

**If you wish to surrender:** Contact your secured lender immediately after the filing of your Bk and inform them you wish to surrender and return the property back to them. Set up a date and time and surrender the property. Take photos of the property to show you did not damage the property, and a copy of your insurance on the property

As you are aware, you are required to attend all State Court hearings. You must attend all court motions/hearing State, Federal, Criminal, etc. otherwise you will be held in contempt of court; you will be arrested, and will have to pay a fine and go to jail.

**REDEMPTION LUMP SUM:** You may contact the secured creditor an offer them a reasonable lump sum payment for the property to wipe out the lien. If the creditor accepts your offer, you must promptly pay the creditor the lump sum to keep the property. Try this if you have electronics, jewelry, or smaller secured debt items.

**REDEMPTION 722 (CAR ONLY):** If you don't have a lump sum, you may contact a Redemption company. A company may help you qualify to keep your car and have your car payments reduced significantly. If you qualify and choose to redeem, they will finance our attorneys' fees into the settlement for hourly fee to draft, file, and argue before the court the necessary motions with the bankruptcy court. If you qualify for one of these programs you must timely inform the secured lender and inform our law firm by Gmail that you qualify.

**CONTINUE PAYING:** If you continue making payments on your secured loans hoping your creditors will not try to repossess the property, even if you are current on your payments, creditor may still repossess the property because you failed to provide them your proof of insurance or did not timely provide them your signed reaffirmation contract.

**PRIOR TO FILING WE REQUIRE YOUR DECISION ON YOUR STATEMENT OF INTENTION YOUR CHOICE OF SURRENDER, REDEMPTION, AND REAFFIRMATION IF YOU FAIL TO PROVIDE US YOUR SIGNED STATEMENT OF INTENTION, THE CREDITOR IS PERMITTED TO REPOSSESS THE PROPERTY.**

I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms

Printed Name(s) of Debtor(s) Francesco Trantalu

X [Signature]  
Signature of Debtor

6-24-15  
Date

Case Number: \_\_\_\_\_

X \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

I, undersigned debtor, state under oath and penalties of perjury:

1. I answered truthfully on all questions in person, in my bankruptcy petition, on all papers, and eQuestionnaire.
2. I reviewed my bankruptcy petition prior to signing and all my answers are true, correct, accurate and current.
3. I understand it is my (debtor's) sole responsibility to review, insure and verify all answers on my bankruptcy petition is correct, accurate, complete and current.
4. I reviewed my bankruptcy petition and I properly listed all my creditors on my Equestionnaire and petition.
5. I listed my correct income and government benefits. I understand it is unlawful and bankruptcy fraud to not disclose correct income and benefits on my bankruptcy petition.
6. I understand it is my (debtor's) sole responsibility, not my Law Firm or Attorneys, to list all my creditors on my bankruptcy. I understand it is my responsibility to review all my bills and include all my bills on my eQuestionnaire. I understand only creditors I list in mycase eQuestionnaire will be listed on my bankruptcy petition.
7. I understand Law Firm will not add any of my bills to my bankruptcy. I understand it is my sole responsibility, not my Law Firm/Attorneys, if any creditors are not listed on my bankruptcy petition.
8. I understand it is my sole responsibility to properly list all my creditors with current *complete* addresses, account numbers, etc. I understand it is my sole responsibility, to review my petition and insure and verify I properly listed all my creditors on my bankruptcy petition. I understand it is my responsibility if any creditor is not properly listed.
9. I understand it is my sole responsibility to properly follow the instructions to add any creditors to my bankruptcy by deadline prior to my court hearing before my case is discharged. I understand failure to do so the debt will not be discharged and I am legally responsible to pay all these debts not properly listed.
10. It is my sole responsibility after my bankruptcy is filed to my 341 Meeting to actively review my bankruptcy petition to insure if anything changes such as creditors I (debtor) forgot to add, my income or any future income I must disclose to my Law Firm and Trustee, to insure information is properly listed in my bankruptcy petition before my case is discharged.
11. I understand to add a creditor after my case is discharged, I have to pay \$500 in legal and \$260 in court reopening filing fee. I understand after paying \$760 it does not guarantee the Court will allow me to amend and add any creditors after my case is discharged or dismissed, any creditors added after discharge may not be dischargeable.
12. I understand if I want to add a creditor I forgot to list in my bankruptcy, it is my sole responsibility to follow Law Firm Instructions to amend or add a creditor to my bankruptcy by deadlines. If I debtor fail to timely follow precise instructions above, I do so at my own peril and it is not-proper, non-dischargeable and will have to pay creditor not properly amended or included in my bankruptcy petition.
13. During the pendency of my bankruptcy If I discover I forgot to list a creditor in my bankruptcy, no later than 4 weeks after my 1<sup>st</sup> scheduled 341 Meeting of Creditors, I will Gmail my Law firm, in subject line "I forgot to list a creditor." The Law Firm will reopen my eQuestionnaire for me to properly list any creditor I forgot, complete name and complete address. I will Gmail my debit card info or drop off my money order to pay the \$280 money order for legal and court fee, and I will sign my new legal documentation including the creditor(s) I forgot.
14. I understand some debts even if listed are not dischargeable including but not limited to: fraud, embezzlement, domestic support obligations, cash loans received right before filing bankruptcy, secured debt i.e. car loans, etc., tax debts, debts to government including unemployment benefits not entitled to, debts incurred to pay non-dischargeable taxes; student loans, debtors for fines, penalties, parking tickets, forfeitures, criminal restitution, debts as a result of debtor's intoxication, debts after filing, debts not properly listed, if debtor signs reaffirmation contract debts, debts owed to certain federal employees for pension plans, parking and violating tickets, etc.
15. I understand my discounted Law Firm fee does not include preparing and filing any amendments with the Court, including amending my petition to include creditors I did not list on my filed petition.
16. I understand my discounted Law Firm fee only covers Attorney preparing one petition, attending 1st scheduled 341 Meeting of Creditors, and Filing 2<sup>nd</sup> Certificate only. Additional court hearings, amendments to schedules, to add creditors, etc. or any other work/time spent by Law Firm is additional time and I agree to promptly pay at \$375/hr.
17. Pursuant to contract, after Discharge order is entered the Court closes my case, my case is closed with the Law Firm and Law Firm responsibilities cease, I then become a former client. Hiring the Law Firm for the discounted \$595 CH7 fee does not mean free legal advice and time spent for infinity, attorney/client representation cease after Case is closed with court's Order of Discharge or Order of Dismissal.
18. I understand it is common that creditors may contact me after my bankruptcy is discharged, because they did not get notice of my bankruptcy either because I forgot to list them on my bankruptcy, or I may have provided an old address for that creditor, etc. Pursuant to my contract, I understand once Order of Discharge, it is my sole responsibility, not Law Firm/Attorneys, to work with my creditors, collection agencies, credit bureaus, etc. regarding my debts. I understand I can ask to retain the Law Firm after my case is discharged at their hourly rate to contact and resolve any creditor after my case is discharge

I (We), the debtor(s), affirm that I (we) have received and read this notice and agree to be bound to its terms.

Print Name: Francisco Trentadue

Printed Name(s) of debtor(s) \_\_\_\_\_

X

Signature of Debtor

Date

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Francesco Trentadue**

Printed Name(s) of Debtor(s)

X **/s/ Francesco Trentadue**

Signature of Debtor

**July 17, 2015**

Date

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue**

Debtor(s)

Case No.

Chapter

**7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Francesco Trentadue  
Francesco Trentadue (Jul 17, 2015)

**Francesco Trentadue**

Printed Name(s) of Debtor(s)

X **/s/ Francesco Trentadue**

Signature of Debtor

**July 17, 2015**

Date

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.



**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue** Case No. \_\_\_\_\_  
Debtor(s) Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **49**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 17, 2015** **/s/ Francesco Trentadue**  
**Francesco Trentadue**  
Signature of Debtor

**United States Bankruptcy Court  
Northern District of Illinois**

In re Francesco Trentadue

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 49

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

  
Francesco Trentadue (Jul 17, 2015)

Date: July 17, 2015

/s/ Francesco Trentadue

Francesco Trentadue

Signature of Debtor

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Francesco Trentadue**

Debtor

Case No. \_\_\_\_\_

Chapter **7**

**Numbered Listing of Creditors**

Creditor name and mailing address	Category of Claim	Amount of Claim
1. ally PO Box 9001952 Louisville, KY 40290-1952	Unsecured claims	21,309.00
2. Ally Financial 200 Renaissance Ctr Detroit, MI 48243	Unsecured claims	21,309.00
3. Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Unsecured claims	1,656.00
4. Bestbuy PO Box 688910 Des Moines, IA 50368-8910	Unsecured claims	2,092.84
5. Cap1/bstby	Unsecured claims	2,092.00
6. Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Unsecured claims	0.00
7. Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093	Unsecured claims	0.00
8. Citgo Oil / Citibank Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195	Unsecured claims	0.00
9. Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	Unsecured claims	0.00
10. City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602	Unsecured claims	0.00
11. Comenity Bank/express	Unsecured claims	0.00

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**Numbered Listing of Creditors  
(Continuation Sheet)**

Creditor name and mailing address	Category of Claim	Amount of Claim
12. Comenity Bank/Express Attn: Bankruptcy P.O. Box 182686 Columbus, OH 43218	Unsecured claims	0.00
13. Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181	Unsecured claims	200.00
14. Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346	Unsecured claims	0.00
15. Desert Sun Emergency PHYS, LLC PO Box 98851 Las Vegas, NV 89193-8851	Unsecured claims	941.00
16. Division of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001	Unsecured claims	0.00
17. Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241	Unsecured claims	0.00
18. Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013	Unsecured claims	0.00
19. Fed Loan Serv Po Box 60610 Harrisburg, PA 17106	Unsecured claims	3,205.00
20. Fed Loan Serv Po Box 60610 Harrisburg, PA 17106	Unsecured claims	1,703.00
21. Fed Loan Serv Po Box 60610 Harrisburg, PA 17106	Unsecured claims	1,703.00
22. Fed Loan Serv Po Box 60610 Harrisburg, PA 17106	Unsecured claims	975.00

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**Numbered Listing of Creditors  
(Continuation Sheet)**

	Creditor name and mailing address	Category of Claim	Amount of Claim
23.	fedloan PO BOX 69184 Harrisburg, PA 17106	Unsecured claims	7,586.00
24.	Florence Hospital PO Box 269092 Oklahoma, OK 73126-9092	Unsecured claims	2,281.25
25.	Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121	Unsecured claims	0.00
26.	Ford Motor Credit Corporation Ford Motor Credit Po Box 6275 Dearborn, MI 48121	Unsecured claims	0.00
27.	GEGRB/ Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076	Unsecured claims	0.00
28.	GEGRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	Unsecured claims	0.00
29.	GEGRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	Unsecured claims	0.00
30.	Harris N.a. Bmo Harris Bank - Bankruptcy Dept.-Brk-1 770 N Water Street Milwaukee, WI 53202	Unsecured claims	0.00
31.	Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762	Unsecured claims	0.00
32.	Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020	Unsecured claims	0.00
33.	Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152	Unsecured claims	300.00

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**Numbered Listing of Creditors  
(Continuation Sheet)**

Creditor name and mailing address	Category of Claim	Amount of Claim
34. <b>Mastercard</b> PO Box 6492 Carol Stream, IL 60197-6492	<b>Unsecured claims</b>	<b>1,000.00</b>
35. <b>Nicor Gas</b> Bankruptcy Dept POB 2020 Aurora, IL 60507-0310	<b>Unsecured claims</b>	<b>200.00</b>
36. <b>Nordstrom</b> PO Box 79134 phoenix, AZ 85062-9134	<b>Unsecured claims</b>	<b>700.00</b>
37. <b>Nordstrom FSB</b> Attention: Account Services Po Box 6566 Englewood, CO 80155	<b>Unsecured claims</b>	<b>534.00</b>
38. <b>PayPal</b> PO Box 105658 Atlanta, GA 30348-5658	<b>Unsecured claims</b>	<b>713.39</b>
39. <b>Peoples Gas</b> Chicago, IL 60687-0001	<b>Unsecured claims</b>	<b>300.00</b>
40. <b>Premier Credit Union</b> 1212 W. Northeast Hwy Palatine, IL 60067	<b>Unsecured claims</b>	<b>0.00</b>
41. <b>Secretary of State</b> Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001	<b>Unsecured claims</b>	<b>0.00</b>
42. <b>Shell Oil / Citibank</b> Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	<b>Unsecured claims</b>	<b>0.00</b>
43. <b>State of Illinois</b> Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385	<b>Unsecured claims</b>	<b>0.00</b>
44. <b>Syncb/dicks</b> P.o. Box 965005 Orlando, FL 32896	<b>Unsecured claims</b>	<b>0.00</b>
45. <b>Syncb/dicks</b> P.o. Box 965005 Orlando, FL 32896	<b>Unsecured claims</b>	<b>0.00</b>

In re **Francesco Trentadue**

Case No. \_\_\_\_\_

Debtor

**Numbered Listing of Creditors  
(Continuation Sheet)**

Creditor name and mailing address	Category of Claim	Amount of Claim
46. Synco/lord & Tay Po Box 965015 Orlando, FL 32896	Unsecured claims	0.00
47. Target PO Box 660170 Dallas, TX 75266-0170	Unsecured claims	310.00
48. Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	Unsecured claims	310.00
49. Tnb - Target Po Box 673 Minneapolis, MN 55440	Unsecured claims	0.00
50. TransUnion Bankruptcy Department P.O.Box 1000 Chester, PA 19022	Unsecured claims	0.00
51. Visa PO Box 60517 City of Industry, CA 91716-0517	Unsecured claims	1,656.00
52. Von Maur Attn: Credit Dept 6565 Brady St. Davenport, IA 52806	Unsecured claims	0.00

**DECLARATION**

I, the above-named Debtor, declare under penalty of perjury that I have read the foregoing Numbered Listing of Creditors and that it is true and correct to the best of my information and belief.

  
Francesco Trentadue (Jul 17, 2015)

Date **June 29, 2015**

Signature **/s/ Francesco Trentadue**  
**Francesco Trentadue**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C §§ 152 and 3571.

Ally Financial  
200 Renaissance Ctr  
Detroit, MI 48243

Barclays Bank Delaware  
Attn: Bankruptcy  
P.O. Box 8801  
Wilmington, DE 19899

Bestbuy  
PO Box 688910  
Des Moines, IA 50368-8910

Cap1/bstby

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Citgo Oil / Citibank  
Citicorp Credit Services/Attn:Centralize  
Po Box 20507  
Kansas City, MO 64195

Citibank Sd, Na  
Attn: Centralized Bankruptcy  
Po Box 20363  
Kansas City, MO 64195

City of Chicago  
Department of Revenue, Parking Tick  
333 S. State Street  
Chicago, IL 60602

City of Chicago  
Department of Revenue  
POBox 88292  
Chicago, IL 60680-1292



Comenity Bank/express

Comenity Bank/Express  
Attn: Bankruptcy  
P.O. Box 182686  
Columbus, OH 43218

Commonwealth Edison  
3 Lincoln Center  
Attn Bank Dept  
Oak Brook Terrace, IL 60181

Department of the Treasury  
Internal Revenue Service  
P.O.Box 7346  
Philadelphia, PA 19101-7346

Desert Sun Emergency PHYS, LLC  
PO Box 98851  
Las Vegas, NV 89193-8851

Divison of Traffic Safety  
Accident Records Division  
1340 N 9th St  
Springfield, IL 62766-0001

Equifax Credit Information Services  
Bankruptcy Department  
P.O Box 740241  
Atlanta, GA 30374-0241

Experian  
Bankruptcy Dept  
P.O.Box 2002  
Allen, TX 75013

Fed Loan Serv  
Po Box 60610  
Harrisburg, PA 17106

fedloan  
PO BOX 69184  
Harrisburg, PA 17106

Florence Hospital  
PO Box 269092  
Oklahoma, OK 73126-9092

Ford Motor Credit Corporation  
Ford Motor Credit  
Po Box 6275  
Dearborn, MI 48121

GECRB/ Old Navy  
Attention: GEMB  
Po Box 103104  
Roswell, GA 30076

GECRB/JC Penny  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Harris & Harris  
600 W Jackson Blvd, Suite 400  
Chicago, IL 60661

Harris N.a.  
Bmo Harris Bank - Bankruptcy Dept.-Brk-1  
770 N Water Street  
Milwaukee, WI 53202

Il Dept of Human Services  
100 South Grand Ave East  
(800) 843-6154  
Springfield, IL 62762

IL Dept of Human Services  
401 S. Clinton Street  
(800) 843-6154  
Chicago, IL 60607

Il Dept of Transportation  
Div of Trans/ Crash Records Section  
130 North 9th St  
Springfield, IL 62766-0020

Landlord

Linebarger Goggan Blair & Sampson  
Attorneys at Law  
P O Box 06152  
Chicago, IL 60606-0152

Mastercard  
PO Box 6492  
Carol Stream, IL 60197-6492

Nicor Gas  
Bankruptcy Dept  
POB 2020  
Aurora, IL 60507-0310

Nordstrom  
PO Box 79134  
phoenix, AZ 85062-9134

Nordstrom FSB  
Attention: Account Services  
Po Box 6566  
Englewood, CO 80155

PayPal  
PO Box 105658  
Atlanta, GA 30348-5658

Peoples Gas  
Chicago, IL 60687-0001

Premier Credit Union  
1212 W. Northeast Hwy  
Palatine, IL 60067

Secretary of State  
Drivers Services Depart, Traffic V  
2701 S. Dirksen Pwy  
Springfield, IL 62723-0001

Shell Oil / Citibank  
Attn: Centralized Bankruptcy  
Po Box 20363  
Kansas City, MO 64195

State of Illinois  
Dept. Employment Security  
POBox 4385 Benefit repayments  
Chicago, IL 60680-4385

Syncb/dicks  
P.o. Box 965005  
Orlando, FL 32896

Syncb/lord & Tay  
Po Box 965015  
Orlando, FL 32896

Target  
PO Box 660170  
Dallas, TX 75266-0170

Target Credit Card (TC)  
C/O Financial & Retail Services  
Mailstop BT P.O. Box 9475  
Minneapolis, MN 55440

Tnb - Target  
Po Box 673  
Minneapolis, MN 55440

TransUnion  
Bankruptcy Department  
P.O.Box 1000  
Chester, PA 19022

Visa  
PO Box 60517  
City of Industry, CA 91716-0517

Von Maur  
Attn: Credit Dept  
6565 Brady St.  
Davenport, IA 52806